

1 Celina G. Afenir, Pro Se
2 11691 North 144th Dr.
3 Surprise, AZ 85379
4 Phone: (623) 215-6595

FILED
2008 JUL 11 PM 4:02
CLERK US DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

5 IN THE UNITED STATES DISTRICT COURT
6 FOR THE SOUTHERN DISTRICT OF CALIFORNIA
7

8 CELINA G. AFENIR

Case No. 08 CV 1255 WQH POR

9 Plaintiff,

10 vs.

11 COUNTRYWIDE HOME LOANS
12 BLUE HORIZON CAPITAL, IMPAC
13 FUNDING CORPORATION, MORTGAGE
14 ELECTRONIC REGISTRATION
15 SYSTEMS
16 INC., and RECONTRUST COMPANY,

VERIFIED COMPLAINT FOR
DECLARATORY RELIEF; INJUNCTIVE
RELIEF; DECEPTIVE FRAUD AND
VIOLATIONS OF TILA, RESPA; AND
FAIR DEBT COLLECTION PRACTICES;
BREACH OF FIDUCIARY DUTY;
RESCISSION AND OTHER RELIEFF.

17 Defendants.

18 COME NOW the Plaintiff, CELINA G. AFENIR, Pro Se, alleges as follows against
19 Defendants, COUNTRYWIDE HOME LOANS, BLUE HORIZON CAPITAL (hereafter
20 "Blue Horizon"), IMPAC FUNDING CORPORATION (hereafter "Impac"), MORTGAGE
21 ELECTRONIC REGISTRATION SYSTEMS (hereafter "MERS"), and RECONTRUST
22 COMPANY (hereafter "Recontrust"):

23 **JURISDICTION**

24 1. This is an action for Declaratory Relief and Injunctive Relief for pending
25 wrongful foreclosure and fraudulent and predatory lender activities.

26 2. Jurisdiction within this court is predicated upon various Federal questions
27 arising under the United States Code including but not limited to 15 USCA § 1640 et
28 seq. Commonly know as the Truth in Lending Act (TILA); 12 USCA § 2605 the Real

1 Estate Settlement Procedures Act (RESPA) and 15 USCA § 1602 et seq. commonly
2 known as the Homeowners Equity Protection Act, as well as 15 USCA §1692
3 Commonly know as the Fair Debt Collection Practices Act

4 3. Plaintiff further pleads jurisdiction pursuant to the doctrine of pendente
5 jurisdiction as to various related State Law causes of action.

6 4. The Court has jurisdiction over Plaintiff's action for declaratory relief pursuant
7 to 28 U.S.C. § 2201 and Rule 57 of the Federal Rules of Civil Procedure. Injunctive
8 relief is authorized by 28 U.S. C. § 2203 and Rule 65 of the Federal Rules of Civil
9 Procedure.
10

11 5. Venue is proper in the Northern District of California pursuant to 28 U.S.C.
12 § 1391(b)(2) in that the unlawful conduct that gave rise to these claims occurred within
13 the Southern District of California. The real property in question is located within San
14 Diego County, California.
15

16 **DEFENDANT IS PREDATORY LENDER AND BROKER**

17 6 There is no uniformly accepted definition of "predatory lending." However,
18 the United States Department of Housing and Urban Development ("HUD") has defined
19 predatory lending as lending "involving deception or fraud, manipulation of borrowers
20 through aggressive sales tactics, or taking unfair advantage of a borrower
21

22 7. Since predatory lenders are constantly developing new techniques to take
23 advantage of borrowers, it is generally accepted by the lending industry and
24 government agencies that monitor that industry that predatory lending practices include
25 engaging in aggressive, high pressure and/or misleading tactics
26

27 8. Plaintiff alleges defendant(s) operate a for profit foreclosure business.
28 The event of foreclosure creates a negative financial comment to be placed in the

1 plaintiff's credit file resulting in damage to her since a lower FICA score results in higher
2 costs of credit which is kept by Experian, Trans Union, and Equifax which are
3 operational components of the Money Trust. This injury is fairly directly traceable to
4 defendants' actions of conducting the trustee's sale on plaintiff's subject property
5 without answering her requests for the validation of debt and without crediting her
6 account with all payments.
7

8 **PARTIES**

9
10 9. At all times material hereto, Plaintiff is a natural person and the owner of the
11 property located at 1970 Columbia Street, #513, San Diego, California 92101.

12 10 At all times material hereto, Defendants Countrywide Home loans and Blue
13 Horizon were corporations doing business in San Diego County, California.

14 11 At all times material hereto, Defendant Impac was a corporation doing
15 business in San Diego County, California.

16 12 At all times material hereto, Defendant MERS was a corporation doing
17 business in San Diego County, California.

18 13 At all times material hereto, Defendant Recontrust was a corporation doing
19 business in San Diego County, California.
20

21 **PRELIMINARY FACTUAL ALLEGATIONS**

22
23 14. On July 24, 2006, Plaintiff and Defendants Blue Horizon and Impac, entered
24 into a purported mortgage loan transaction. Said transaction in the principal amount of
25 \$421,494.00. Said transaction involved the Plaintiff's property at 1648 1970 Columbia
26 Street, #513 San Diego, CA 92101.
27
28

1 15. The mortgage was to have an interest rate of 10.868% pursuant to a truth in
2 lending statement given to Plaintiff, which was a Adjustable rate Mortgage with a
3 prepayment penalty. However, at time of closing the Adjustable Rate Note listed an
4 interest rate of 11.5%. No reason was ever given to Plaintiff why the rate increased, and
5 why the rate she was promised, the rate on the truth in lending statement and the rate
6 on the note were all different, with the rate escalating from the time Plaintiff received her
7 good faith estimate until the time of closing of the loan transaction. Attached hereto and
8 made a part hereof as Plaintiff's composite Exhibit "A" is the truth in lending statement
9 and the adjustable rate note showing the different interest rates on the documents.
10

11 16. Defendants knew, or should have known that Plaintiff could not afford the
12 mortgage loan at the time the loans were closed.
13

14 17. Upon information and belief, the note and mortgage on the subject property
15 were subsequently assigned to the Trustee changed from Defendant MERS to
16 Defendant Recontrust. Plaintiff is unsure as to which Defendant actually owns the note
17 and mortgage and which Defendant is the proper party to receive payments.
18

19 18. Plaintiff fell behind in the payment of the aforesaid mortgage loans and
20 Defendants are pursuing a non-judicial foreclosure pursuant to a Deed of Trust.
21

22 19. Defendants have, in pursuit of a non-judicial foreclosure action, caused a
23 notice of sale to be issued regarding the subject property for July 14, 2008.
24

25 20. Plaintiff contest the notice of sale and allege that the notice is not proper and
26 violates the provisions of California Civil Code sections 2924 et seq, and is not proper or
27 legal.
28

1 21. Plaintiffs request that the Court determine the respective rights and interests
2 of the respective parties in and to the subject note and mortgage determine the true
3 owner of the note and mortgage, and/ or proper payment and interest rate on the note
4 and mortgage or transfer the title to the plaintiff.
5

6 **FIRST CAUSE OF ACTION-DECLARATORY RELIEF**

7 **Against All Defendants**

8 22. Plaintiff realleges and incorporates by reference the allegations contained
9 in paragraphs 1-21.
10

11 23. Pursuant to 28 USCA 2201 et seq. a dispute has arisen between and among
12 the Plaintiff
13 and the Defendants herein and each of them as to the duties and obligations of the
14 respective parties with regard to the loan and/or foreclosure.

15 24. These disputes concern but are not necessarily limited to the ownership
16 and/or right of foreclosure.

17 25. These questions concern issues with regard to Plaintiff's home, she is thus
18 required to seek this relief.

19 26. Plaintiff further alleges that a declaration of rights and duties of the parties
20 herein by the court is essential to determine the actual status and validity of the loan
21 and any rights duties and/or obligations as to the enforcement of it.

22 27. Plaintiff respectfully requests that the court declare that Plaintiff is
23 protected by the Fair Debt Collections Practices Act with its companion of Title 15
24 U.S.C. §1692 with all its reserved rights, benefits, and privileges and TILA.

25 28. The Court should determine if the alleged debt collector or some other
26 company has possession and can produce the original Note and Deed of Trust to
27 identify the holder of the original instruments on the record.
28

1 29. The Court should declare whether or not the defendants can demonstrate
2 legal status and standing in the true legal capacity as holder in due court of the original
3 signed deed of trust and any related note.
4

5 30. The Court should determine whether or not the defendants have violated
6 state securities laws as seen by California Financial Code §33560[©] and 22340 is
7 applicable where there is fraudulent selling of eligible notes when in fact they are not
8 selling them, merely the collection rights under the servicing agreement
9

10 31. A judicial determination is appropriate to determine the plaintiff's rights
11 and duties before the pending foreclosure.

12 32. Plaintiff is informed and believes that she has alleged grounds for
13 cancellation of the mortgage documents and deeds of trust for cause as stated herein
14 and specifically as the character and relationship of the parties, the existence of the
15 ground for recovery, including fraud, false representations, or impossibility of
16 performance, defendants' failure to perform, and the inadequacy of a remedy at law.
17

18 33. The court should declare that laches applies to bar the alleged debt
19 collector, or, since the trustee failed to comply with the Fair Debt Collection Practices
20 Act in order to proceed to trustee sale of the property, the trustee is equitably estopped
21 from taking any further action against the subject property.
22

23 **SECOND CAUSE OF ACTION**
24 **INJUNCTIVE RELIEF Against Defendants**
25 **Against All Defendants**

26 34. Plaintiff realleges and incorporates by reference the allegations contained
27 in paragraphs 1-33.
28

1
2 35 Plaintiff request the issuance of a Preliminary Injunction/Temporary
3 Restraining Order pursuant to the California Code of Civil Procedure to enjoin and
4 restrain the Defendant from continuing to pursue a non judicial foreclosure and
5 Trustee's sale of the subject property during the pendency of this action.

6 36. Plaintiff will be irreparably injured if the parties are not enjoined in that they
7 will suffer complete loss of her unique real property, which is not capable of being
8 duplicated, and will suffer other damages personal to Plaintiff.

9 37. Any potential harm to Defendant is slight when compared to the damage to
10 be suffered by Plaintiffs and the equities balance in favor of Plaintiff.

11 38. Plaintiffs have no other adequate remedy at law.

12 39. Plaintiffs seek entry of a preliminary injunction on an ex parte basis without
13 notice to the named Defendant in that, a foreclosure sale is presently scheduled for
14 July14, 2008 and there is insufficient time for Defendants to be heard in opposition to
15 this application and request for Temporary or Preliminary Injunction and Restraining
16 Order. Plaintiff seeks as Order enjoining the non-judicial foreclosure sale scheduled for
17 July 14 2008 during the pendency of this matter until Plaintiff's claims can be heard and
18 adjudicated on the merits. Plaintiffs have a good likelihood of prevailing on the merits of
19 her claim given the disparity in interest rates and other irregularities which occurred at
20 the closing of this transaction and subsequent thereto.

21 40. Plaintiffs request that the restraining Order be issued without bond as
22 Plaintiffs are unable to afford a bond of any kind or type. Such a bond requirement
23 would have an inequitable effect on the ability of Plaintiff and other members of the
24 public to obtain redress of their grievances through the Courts and would have a
25 negative effect on public access to the Courts.

26 ///

THIRD CAUSE OF ACTION

**DECEPTIVE FRAUD AND UNFAIR BUSINESS TRADE PRACTICES AND OTHER
STATUTORY RELIEF**

Against All Defendants

41. Plaintiffs reallege the allegations contained in paragraphs 1 through 40 and incorporate same by reference into this Count.

42. Defendants acted in a fiduciary relationship of great trust and were to hold property for the plaintiffs' benefit. Defendants breached the fiduciary duty owed to plaintiffs and acted and continue to act for their own benefit to the detriment of the plaintiffs including failure to maintain proper accounting and wrongful attempt to foreclose on plaintiffs' property.

43. Defendants in their role as lenders have placed and negotiated loans without due care to the best interests and/or the protection of plaintiff's rights for their own enrichment.

44. As a direct and legal result of their breach of fiduciary duty Plaintiffs have suffered economic damages in the loss of funds and payment of fees and charges improperly incurred in an amount according to proof at the time of trial.

45. Defendants have acted contrary to the plaintiffs' best interests. The attempt to foreclose upon the subject property lawfully belonging to plaintiffs without producing the documents which demonstrate their status and lawful rights for foreclosure constitutes a breach of the covenant of good faith and fair dealing in their rush to make obscene profits to debtor's detriment. Their wrongful constitutes deceptive fraud, unfair business trade practices and other statutory violations

FOURTH CAUSE OF ACTION

RECESSION AGAINST ALL DEFENDANTS.

46. Plaintiffs reallege the allegations contained in paragraphs 1 through 22 and incorporate same by reference into this Count.

47. Plaintiff seeks to rescind the subject transactions by placing the parties back into the positions they occupied prior to the subject transactions.

48. Plaintiff further contends that the Trustee, Defendants MERS and Recontrust have not met their fiduciary duties and responsibilities to Plaintiff.

49. Defendants actions in regard to the subject transactions are deceptive and misleading and the transactions should be rescinded for both legal and equitable reasons.

50. Plaintiffs tender the loan proceeds back to Defendant subject to Plaintiffs being allowed to use the value of the subject property to obtain other financing to place Defendant back into the positions they occupied prior to the subject transaction.

51. Plaintiff requests that this Honorable Court rescind the subject transactions, place the parties back into the positions they occupied prior to the subject transactions, and grant such other and further relief as the Court deems equitable, appropriate and just.

DATED: July 11, 2008

Respectfully submitted

UCC 3-402 (b)

Rica Angelo as agent for Celina G. Afenir

Celina G. Afenir, Plaintiff

11691 North 144th Dr. Surprise, AZ 85379

Phone – (623) 215-6595

VERIFICATION

I, Celina Afenir am the plaintiff in the above-entitled action. I have read the foregoing complaint for damages and know the contents thereof. The facts and allegations contained therein are true and correct of my own knowledge, except as to those matters which are therein alleged on information and belief, and as to those matters, I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct and that this declaration was executed at San Diego, California.

Dated: July 11, 2008

Celina G. Afenir

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Verified Complaint has been furnished to Defendants:
Countrywide Home Loans at 400 Countrywide Way SV-35 Simi Valley, Ca. 93065, Blue Horizon at 15707 Rockfield Blvd. #260, Irvine, California 92618; to Defendant Impac Funding at P.O. Box 5170, Simi Valley, California 93062; to Defendant Mortgage Electronic Registration systems, Inc. at 400 Contrywide Way SV-35, Simi Valley, California 93065; and to Defendant Recontrust Company at 1757 Tapo Canyon Road, SVW-88 Simi Valley, California 93063 this _11_ day of July, 2008.

UCC 3-402 (b)

Rica Angelo as agent for Celina G. Afenir

Celina G. Afenir, Plaintiff

Pro Se

11691 North 144th Dr.

Surprise, AZ 85379
Phone# (623) 215-6595

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

JS 44 (Rev. 11/04)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

Celina G. Afenir PRO-SE

DEFENDANTS

COUNTRYWIDE FUNDING, RECONSTRUCT
COMPANY, BLUE HORIZON CAPITAL, IMPAC
FUNDING CORPORATION, INC. S
County of Residence of First Listed Defendant Los Angeles

(b) County of Residence of First Listed Plaintiff San Diego
(EXCEPT IN U.S. PLAINTIFF CASES)

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE
LAND INVOLVED.

Attorneys (If Known)

'08 CV 1255 WQH POR

(c) Attorney's (Firm Name, Address, and Telephone Number)

Celina G. Afenir PRO-SE

11691 NORTH 144TH DR. SURPRISE AZ. 85379 (602) 215-6595

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
☐ 2 U.S. Government Defendant
☒ 3 Federal Question (U.S. Government Not a Party)
☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input checked="" type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark	LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act
			SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395f) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609

V. ORIGIN

(Place an "X" in One Box Only)

- ☐ 1 Original Proceeding
☐ 2 Removed from State Court
☐ 3 Remanded from Appellate Court
☐ 4 Reinstated or Reopened
☐ 5 Transferred from another district (specify)
☐ 6 Multidistrict Litigation
☐ 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
15 USC 1601 ET SEQ

Brief description of cause:
TILA VIOLATIONS

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT # 152942 AMOUNT \$350.00 APPLYING IFP JUDGE MAG. JUDGE

RB 07/11/08

**UNITED STATES
DISTRICT COURT**
SOUTHERN DISTRICT OF CALIFORNIA
SAN DIEGO DIVISION

152942 - MB

July 11, 2008
15:59:28

Civ Fil Non-Pris

USAO #: 08CV1255 CIVIL FILING

Judge.: WILLIAM Q HAYES

Amount.: \$350.00 CC

Total-> \$350.00

FROM: CELINA G AFENIR PRO SE VS
COUNTRYWIDE FUNDING, ET AL